

United States Bankruptcy Court
Eastern District of Virginia
Richmond Division

In re:

Case Number 10-31123-KRH
Chapter 13

Michele Lisa Miller
Dean C Miller

Debtor(s)

**NOTICE TO DEBTOR(S) AND CREDITORS
CONCERNING ISSUANCE OF DISCHARGE**

The Trustee has filed a report of completion of plan payments. Unless an order has been previously entered denying a discharge, a discharge will be granted if the Court determines that all the requirements for issuance of a discharge are satisfied.

TO THE DEBTOR(S):

In order to receive a discharge, you must

Complete and File with the Court the Debtor's(s) Certification of Compliance with 11 U.S.C. §1328 (form attached) as required by Local Bankruptcy Rule 4008-2(A). A copy of this form may be obtained from the Clerk's Office or via the Bankruptcy Forms button on the Court's Internet web site at www.vaeb.uscourts.gov. Unless this Certificate is filed with the Court within 45 days of the mailing of this notice, your case may be closed without issuance of a discharge.

TO CREDITORS:

The debtor(s), if otherwise entitled, will be issued a discharge without further notice or hearing unless, within 21 days of the mailing of this notice a creditor or party in interest files with the Court a request for a hearing asserting that the debtor(s) has/have claimed exempt under state or local law property (such as a residence or homestead) of the type described in §522(p)(1) of the Bankruptcy Code that exceeds \$125,000 in value for cases filed before April 1, 2007, \$136,875 if the case was filed April 1, 2007 through March 31, 2010, or \$146,450 if the case was filed on or after April 1, 2010, and there is pending a proceeding in which the debtor may be found guilty of a felony of the kind described in §522(q)(1)(A) or liable for a debt of the kind described in §522(q)(1)(B) of the Bankruptcy Code. If a timely request for hearing is filed, you will be notified of the date, time, and place of the hearing.

Dated: February 20, 2015

William C. Redden , Clerk
United States Bankruptcy Court

Certificate of Notice Page 2 of 5
 United States Bankruptcy Court
 Eastern District of Virginia

In re:
 Michele Lisa Miller
 Dean C Miller
 Debtors

Case No. 10-31123-KRH
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0422-7

User: mullert
 Form ID: ntc4008

Page 1 of 4
 Total Noticed: 102

Date Rcvd: Feb 20, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 22, 2015.

db/jdb
 cr +Michele Lisa Miller, Dean C Miller, 13115 Densmore Place, Richmond, VA 23233-7515
 +Nationstar Mortgage LLC, f/k/a Centrex Home Equity, 350 Highland Drive,
 Lewisville, TX 75067-4177
 cr +PRA Receivables Management, Llc As Agent Of Portfo, POB 41067, Norfolk, Va 23541-1067
 9495385 ADT Security Services, P.O Box 371490, Pittsburg, PA 15250-7490
 9495391 American Express, Delta SkyMiles Card, P.O. Box 297814, Ft. Lauderdale, FL 33329-7814
 9495386 American Express, P.O. Box 297814, Ft. Lauderdale, FL 33329-7814
 9495390 +American Express, P.O.Box 650448, Dallas, TX 75265-0448
 9495389 American Express, P.O. Box 981535, El Paso, TX 79998-1535
 9495387 American Express, P.O. Box 7871, Ft. Lauderdale, FL 33329
 9733811 American Express Bank FSB, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
 9733813 American Express Centurion Bank, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
 9495392 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: Bank of America, P O Box 982236, El Paso, TX 79998-2236)
 9495397 Bank of America - Visa, P.O. Box 15019, Wilmington, DE 19850-5019
 12762131 +Bank of America, N.A. as successor-in-interest to, FIA Card Services, N.A., P O Box 982284,
 El Paso, TX 79998-2284
 10374896 +Bank of America-Payment Exception, 1000 Samoset Dr, Newark, DE 19713-6000
 9495398 +Barclays Bank Delaware, Customer Correspondence, P O Box 8801, Wilmington, DE 19899-8801
 9495400 ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
 (address filed with court: CAP ONE, P.O. BOX 85520, RICHMOND, VA 23285)
 9495403 CAPITAL ONE BANK, P.O. BOX 30285, SALT LAKE CITY, UT 84130-0285
 9495424 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
 (address filed with court: Home Depot Credit Services, P O Box 20483,
 Kansas City, MO 64195)
 9495402 Capital One, P.O. Box 30285, Salt Lake City, UT 84130-0285
 9545848 Capital One Bank (USA), N.A., by American Infosource Lp As Agent, PO Box 71083,
 Charlotte, NC 28272-1083
 9495404 +Chase, 201 N. Walnut St., Wilmington, DE 19801-2920
 9581816 Chase Bank USA, N.A., PO Box 15145, Wilmington, DE 19850-5145
 9549086 +Chase Bank USA, N.A., c/o Creditors Bankruptcy Service, P O Box 740933,
 Dallas, Tx 75374-0933
 9495407 Chase Cardmember Services, P.O. Box 15153, Wilmington, DE 19850-5153
 9495406 Chase Cardmember Services, P.O. Box 15298, Wilmington, DE 19850-5298
 9495408 +Client Services, Inc., 3451 Harry Truman Blvd, St. Charles, MO 63301-9816, Ref #9158632
 9836511 Creditone, LLC, PO Box 625, Metairie, LA 70004-0625
 9495409 +Creditors Financial Group, LLC, PO Box 440290, Aurora, CO 80044-1500
 9759328 +ETrade, P. O. Box 23356, Pittsburgh, PA 15222-6356
 9495413 +ETrade Financail, 671 N. Glebe Road, Fl 11, Arlington, VA 22203-2120
 9734437 +FIA Card Services NA aka Bank of America, by PRA Receivables Management, LLC,
 PO Box 12907, Norfolk VA 23541-0907
 9495414 FIA Card Services, P.O. Box 15026, Wilmington, DE 19850-5026
 9530129 FIA Card Services aka Bank of America, c/o Becket and Lee LLP, POB 3001,
 Malvern PA 19355-0701
 9495416 +FMA Alliance, Ltd, 11811 North Freeway, Ste 900, Houston, TX 77060-3292, REF #25226938
 9495417 +FNCB/MASTERTRUST, 1620 Dodge St., Omaha, NE 68102-1593
 9578201 +First Equity Card, c/o Creditors Bankruptcy Service, P O Box 740933, Dallas, Tx 75374-0933
 9495415 First Equity Card Corp, P.O. Box 84075, Columbus, GA 31908-4075
 9495418 +GC Services, P.O. Box 46960, St. Louis, MO 63146-6960
 9495422 +Glasser & Glasser PLC, P.O. Box 3400, Norfolk, VA 23514-3400
 9495426 +HSBC, P.O. Box 5251, Carol Stream, IL 60197-5251
 9495427 +HSBC, P.O. Box 98706, Las Vegas, NV 89193-8706
 9714575 +HSBC Bank Nevada, N.A., By PRA Receivables Management, LLC, PO Box 12907,
 Norfolk VA 23541-0907
 9495423 +Hilco Receivables LLC, 5 Revere Drive, Suite 206, Northbrook, IL 60062-1568
 9495425 +HomeFurnishings, 5324 Virginia Beach Blvd., Virginia Beach, VA 23462-1828
 9495428 Irwin Home Equity, P.O. Box 5101, San Ramon, CA 94583-0701
 9587325 JPMorgan Chase Bank, N.A., Resurgent Capital Services, PO Box 10587,
 Greenville, SC 29603-0587
 9514846 ++NATIONSTAR MORTGAGE, PO BOX 630267, IRVING TEXAS 75063-0116
 (address filed with court: Nationstar Mortgage, 350 Highland Drive, Lewisville, TX 75067)
 9495430 Nation Star Mortgage, 228 North Harwood Street, Dallas, TX 75201
 9571208 +Nationstar Mortgage, PO BOX 829009, Dallas, TX 75382-9009
 11203943 Nationstar Mortgage, LLC, P.O. Box 829009, Dallas, Texas 75382-9009
 9495431 Nationwide Credit, Inc., P O Box 26314, LeHigh Valley, PA 18002-6314
 9495437 Northstar Location Services LLC, 4285 Genesee Street, Cheektowaga, NY 14225-1943
 9495438 Northstar Location Services, LLC, Attn: Financial Services Dept., 4285 Genesee St.,
 Cheektowaga, NY 14225-1943
 9758017 ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
 (address filed with court: Portfolio Recovery Associates, LLC, PO Box 41067,
 Norfolk, VA 23541)
 9495441 PPH, P.O. Box 612, Milwaukee, WI 53201-0612, Ref #1904328
 11754512 +PRA Receivables Management, LLC, POB 41067, Norfolk, VA 23541-1067

District/off: 0422-7

User: mullert
Form ID: ntc4008

Page 2 of 4
Total Noticed: 102

Date Rcvd: Feb 20, 2015

9641307 +PRA Receivables Management, LLC, As Agent Of Portfolio Recovery Assocs., POB 41067,
NORFOLK VA 23541-1067
9495440 +Philips & Cohen, 1002 Justison Street, Wilmington, DE 19801-5148, Ref #14450590
11642668 +Portfolio Recovery Assocs., LLC, POB 41067, Norfolk, VA 23541-1067
9495442 Processing Center, Des Moines, IA 50364-0500
9495444 +SEARS/CITI, P.O. Box 769006, San Antonio, TX 78245-9006
9495443 Sears Card, P.O. Box 183081, Columbus, OH 43218-3081
9495445 +Sunrise Credit Services, Inc., 260 Airport Plaza, Farmingdale, NY 11735-4021,
REF# C1-5009286
9495421 Synchrony(f/k/a GEMB/Paypal Buyer Credit), P. O. Box 965060, Orlando, VA 32896-5060
9495447 +THD/CBSD (Home Depot), P. O. Box 9714, Gray, TN 37615-9714
9495446 +Target Card Services, f/k/a Target National Bank, 3701 Wayzata Blvd.,
Minneapolis, MN 55416-3400
10559546 +Tuckahoe Orthopaedic Associates, c/o D. Kent Gilliam, 7821 Iron Bridge Road,
Richmond, VA 23237-2240
9495448 +United Collection Bureau, Inc., 5620 Southwick Blvd, Ste 206, Toledo, OH 43614-1501,
REF#80092418
9495449 +United Collections Bureau, P.O. Box 1418, Maumee, OH 43537-8418, Ref #80075422
9764933 Verizon, PO BOX 3037, Bloomington, IL 61702-3037
9764936 +Verizon Wireless, PO BOX 3397, Bloomington, IL 61702-3397
9495450 +Verizon Wireless Bankruptcy Administrati, P.O. Box 3397, Bloomington, IL 61702-3397
9495451 +WEST ASSET MANAGEMENT, 220A NORTH SUNSET, SHERMAN, TX 75092-7465
9495452 West End Orthopaedic Clinic, P.O. Box 35725, Richmond, VA 23235-0725
9836144 eCast Settlement Corporation, POB 29262, New York, NY 10087-9262

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr E-mail/PDF: resurgentbknofications@resurgent.com Feb 21 2015 02:35:35 LVNV Funding LLC,
c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
cr E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Feb 21 2015 02:47:07
Midland Funding LLC by American InfoSource LP as a, Attn: Department 1, PO Box 4457,
Houston, TX 77210-4457
9495399 E-mail/Text: bankruptcy@bbandt.com Feb 21 2015 02:25:43 Branch Banking & Trust,
P.O. Box 200, WILSON, NC 27894-0200
9606415 +E-mail/Text: bncmail@w-legal.com Feb 21 2015 02:26:22 CANDICA L.L.C.,
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
9755685 +E-mail/Text: bncmail@w-legal.com Feb 21 2015 02:26:22 Candica, LLC,
c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132
9495401 +E-mail/Text: cms-bk@cms-collect.com Feb 21 2015 02:25:47 Capital Management Services LP,
726 Exchange Street, Ste 700, Buffalo, NY 14210-1464, REF # 053399770
9495411 E-mail/PDF: mrdiscen@discoverfinancial.com Feb 21 2015 02:36:11
Discover Financail Services,, P.O. Box 15316, Wilmington, DE 19850
9505222 E-mail/PDF: mrdiscen@discoverfinancial.com Feb 21 2015 02:36:11 Discover Bank,
Dfs Services LLC, PO Box 3025, New Albany, Ohio 43054-3025
9495412 E-mail/PDF: mrdiscen@discoverfinancial.com Feb 21 2015 02:36:11
Discover Financial Services LLC, P.O. Box 71084, Charlotte, NC 28272-1084
10877559 +E-mail/PDF: resurgentbknofications@resurgent.com Feb 21 2015 02:35:34
East Bay Funding, LLC, c/o Resurgent Capital Services, PO Box 288,
Greenville, SC 29602-0288
9495419 +E-mail/PDF: gecsed@recoverycorp.com Feb 21 2015 02:35:57 GEMB/JCPenny, P.O. Box 981402,
El Paso, TX 79998-1402
9495420 E-mail/PDF: gecsed@recoverycorp.com Feb 21 2015 02:35:57 GEMB/lowes, P.O. Box 103065,
Roswell, GA 30076
9807923 +E-mail/Text: bankruptcydepartment@ncogroup.com Feb 21 2015 02:26:34
Henrico Doctors Hospital, c/o NCO Financial Systems, Inc., 1804 Washington Blvd.,
Dept. 600, Baltimore, MD 21230-1700
9495429 +E-mail/Text: bnckohlsnotices@becket-lee.com Feb 21 2015 02:25:18 Kohls/Chase,
N56 W17000 Ridgewood Drive, Menomonee Falls, WI 53051-7096
9685584 E-mail/PDF: resurgentbknofications@resurgent.com Feb 21 2015 02:35:34 LVNV Funding LLC,
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
11748697 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Feb 21 2015 02:47:00 Midland Funding LLC,
by American InfoSource LP as agent, Attn: Department 1, PO Box 4457,
Houston, TX 77210-4457
9495432 +E-mail/Text: bankruptcydepartment@ncogroup.com Feb 21 2015 02:26:34
NCO Financial Systems, Inc, P.O. Box 15630, Dept 27, Wilmington, DE 19850-5630,
REF # CKP862
9495433 +E-mail/Text: bankruptcydepartment@ncogroup.com Feb 21 2015 02:26:34
NCO Financial Systems, Inc., 4740 Baxter Road, Virginia Beach, VA 23462-4484
9495434 E-mail/Text: bankruptcydepartment@ncogroup.com Feb 21 2015 02:26:35
NCO Financial Systems, Inc., P.O. Box 15760, Dept 07, Wilmington, DE 19850-5760,
REF# GG6860
9495436 +E-mail/Text: bankruptcydepartment@ncogroup.com Feb 21 2015 02:26:34
NCO Financial Systems, Inc., 507 Prudential Road, Horsham, PA 19044-2368, REF # CKP862
9495435 E-mail/Text: bankruptcydepartment@ncogroup.com Feb 21 2015 02:26:34
NCO Financial Systems, Inc., P.O. Box 15760, Dept 07, Wilmington, DE 19850-5760,
REF #CID012462469018USD
9554033 +E-mail/Text: bknotice@ncmlc.com Feb 21 2015 02:26:25 National Capital Management, LLC.,
8245 Tournament Drive, Suite 230, Memphis, TN 38125-1741, USA
9495439 +E-mail/PDF: gecsed@recoverycorp.com Feb 21 2015 02:34:47 Paypal Buyer Credit, c/o GEMB,
P.O. Box 981064, El Paso, TX 79998-1064

District/off: 0422-7

User: mullert
Form ID: ntc4008

Page 3 of 4
Total Noticed: 102

Date Rcvd: Feb 20, 2015

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

9719270 E-mail/PDF: resurgentbknofications@resurgent.com Feb 21 2015 02:35:36
Roundup Funding, LLC, MS 550, PO Box 91121, Seattle, WA 98111-9221
9537415 +E-mail/Text: bncmail@w-legal.com Feb 21 2015 02:26:22 TARGET NATIONAL BANK,
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
11643823 +E-mail/Text: bncmail@w-legal.com Feb 21 2015 02:26:50 Vanda, LLC,
c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132
TOTAL: 26

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Nationstar Mortgage, LLC
cr* +Candica, LLC, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,
SEATTLE, WA 98121-3132
cr* +East Bay Funding, LLC, c/o Resurgent Capital Services, PO Box 288,
GREENVILLE, SC 29602-0288
cr* Midland Funding LLC by American InfoSource LP as a, Attn: Department 1, PO Box 4457,
Houston, TX 77210-4457
cr* ++NATIONSTAR MORTGAGE, PO BOX 630267, IRVING TEXAS 75063-0116
(address filed with court: Nationstar Mortgage LLC, 350 Highland Drive,
Lewisville, TX 75067)
cr* +PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr* +Portfolio Recovery Assocs., LLC, POB 41067, NORFOLK, VA 23541-1067
cr* +Vanda, LLC, c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400,
Seattle, WA 98121-3132
cr* eCAST Settlement Corporation, POB 29262, New York, NY 10087-9262
9495388* American Express, P.O. Box 7871, Ft. Lauderdale, FL 33329
9495394* +Bank of America, P.O. Box 15026, Wilmington, DE 19850-5026
9495395* Bank of America, P.O. Box 15026, Wilmington, DE 19850-5026
9495405* +Chase, 201 N. Walnut Street, Wilmington, DE 19801-2920
9568096* +Chase Bank USA, N.A., c/o Creditors Bankruptcy Service, P O Box 740933,
Dallas, Tx 75374-0933
9495410* +Creditors Financial group, LLC, PO Box 440290, Aurora, CO 80044-1500
11748698* Midland Funding LLC, by American InfoSource LP as agent, Attn: Department 1, PO Box 4457,
Houston, TX 77210-4457
9779525* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates, LLC, P.O. Box 41067,
Norfolk, VA 23541)
9779526* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates, LLC, P.O. Box 41067,
Norfolk, VA 23541)
11643829* +Vanda, LLC, c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400,
Seattle, WA 98121-3132
11643866* +Vanda, LLC, c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400,
Seattle, WA 98121-3132
9495393 ##Bank of America, P.O. Box 15026, Wilmington, DE 19850-5026
9495396 ##+Frederick J. Hanna & Associates PC, 1427 Roswell Road, Marietta, GA 30062-3668,
REF #09191387

TOTALS: 1, * 19, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 22, 2015

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0422-7

User: mullert
Form ID: ntc4008

Page 4 of 4
Total Noticed: 102

Date Rcvd: Feb 20, 2015

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 19, 2015 at the address(es) listed below:

Judy A. Robbins, 11 USTPRegion04.RH.ECF@usdoj.gov
Lee Robert Arzt on behalf of Debtor Michele Lisa Miller Arztlaw@aol.com
Lee Robert Arzt on behalf of Joint Debtor Dean C Miller Arztlaw@aol.com
Mark David Meyer on behalf of Creditor Nationstar Mortgage LLC bk@rosenberg-assoc.com
Michael Todd Freeman on behalf of Creditor Nationstar Mortgage, LLC mfreeman@siwpc.com,
ewhite@siwpc.com;klane@siwpc.com;bjordan@siwpc.com;jmuncy@siwpc.com;ecfval@siwpc.com;ecfva2@siwpc
.com;ecfva3@siwpc.com
Richard Stanley Ralston on behalf of Creditor Candica, LLC chapter-13@w-legal.com,
angelan@w-legal.com
Robert B. Van Arsdale on behalf of U.S. Trustee Judy A. Robbins, 11
Robert.B.Van.Arsdale@usdoj.gov
Suzanne E. Wade station08@ricva.net, ecfssummary@ricva.net

TOTAL: 8